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10/820,071	04/07/2004	Alana King	49335.2700	7229
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LIU, I JUNG				
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**Please find below and/or attached an Office communication concerning this application or proceeding.**

The time period for reply, if any, is set in the attached communication.

# Office Action Summary

**Application No.**

10/820,071

**Applicant(s)**

KING ET AL.

**Examiner**

MARISSA LIU

**Art Unit**

3694

-- The MAILING DATE of this communication appears on the cover sheet with the correspondence address --  
**Period for Reply**

A SHORTENED STATUTORY PERIOD FOR REPLY IS SET TO EXPIRE 3 MONTH(S) OR THIRTY (30) DAYS, WHICHEVER IS LONGER, FROM THE MAILING DATE OF THIS COMMUNICATION.

- Extensions of time may be available under the provisions of 37 CFR 1.136(a). In no event, however, may a reply be timely filed after SIX (6) MONTHS from the mailing date of this communication.
- If NO period for reply is specified above, the maximum statutory period will apply and will expire SIX (6) MONTHS from the mailing date of this communication.
- Failure to reply within the set or extended period for reply will, by statute, cause the application to become ABANDONED (35 U.S.C. § 133). Any reply received by the Office later than three months after the mailing date of this communication, even if timely filed, may reduce any earned patent term adjustment. See 37 CFR 1.704(b).

**Status**

- 1) ☒ Responsive to communication(s) filed on 04 December 2007.
- 2a) ☐ This action is **FINAL**. 2b) ☒ This action is non-final.
- 3) ☐ Since this application is in condition for allowance except for formal matters, prosecution as to the merits is closed in accordance with the practice under *Ex parte Quayle*, 1935 C.D. 11, 453 O.G. 213.

**Disposition of Claims**

- 4) ☒ Claim(s) 1-22 is/are pending in the application.
- 4a) Of the above claim(s) \_\_\_\_\_ is/are withdrawn from consideration.
- 5) ☐ Claim(s) \_\_\_\_\_ is/are allowed.
- 6) ☒ Claim(s) 1-22 is/are rejected.
- 7) ☐ Claim(s) \_\_\_\_\_ is/are objected to.
- 8) ☐ Claim(s) \_\_\_\_\_ are subject to restriction and/or election requirement.

**Application Papers**

- 9) ☐ The specification is objected to by the Examiner.
- 10) ☐ The drawing(s) filed on \_\_\_\_\_ is/are: a) ☐ accepted or b) ☐ objected to by the Examiner.  
Applicant may not request that any objection to the drawing(s) be held in abeyance. See 37 CFR 1.85(a).  
Replacement drawing sheet(s) including the correction is required if the drawing(s) is objected to. See 37 CFR 1.121(d).
- 11) ☐ The oath or declaration is objected to by the Examiner. Note the attached Office Action or form PTO-152.

**Priority under 35 U.S.C. § 119**

- 12) ☐ Acknowledgment is made of a claim for foreign priority under 35 U.S.C. § 119(a)-(d) or (f).
- a) ☐ All b) ☐ Some \* c) ☐ None of:
1. ☐ Certified copies of the priority documents have been received.
  2. ☐ Certified copies of the priority documents have been received in Application No. \_\_\_\_\_.
  3. ☐ Copies of the certified copies of the priority documents have been received in this National Stage application from the International Bureau (PCT Rule 17.2(a)).

\* See the attached detailed Office action for a list of the certified copies not received.

**Attachment(s)**

- 1) ☒ Notice of References Cited (PTO-892)
- 2) ☐ Notice of Draftsperson's Patent Drawing Review (PTO-946)
- 3) ☐ Information Disclosure Statement(s) (PTO/SG/US)  
Paper No(s)/Mail Date \_\_\_\_\_
- 4) ☐ Interview Summary (PTO-413)  
Paper No(s)/Mail Date \_\_\_\_\_
- 5) ☐ Notice of Informal Patent Application
- 6) ☐ Other: \_\_\_\_\_

**DETAILED ACTION**

***Claim Rejections - 35 USC § 112***

1. The following is a quotation of the second paragraph of 35 U.S.C. 112:

The specification shall conclude with one or more claims particularly pointing out and distinctly claiming the subject matter which the applicant regards as his invention.

2. Claim 1 recites the limitation "the plurality of account statements" in claim 1. There is insufficient antecedent basis for this limitation in the claim.
3. Claim 11 recites the limitation "the plurality of account statements" in claim 11. There is insufficient antecedent basis for this limitation in the claim.
4. Claim 21 recites the limitation "the plurality of account statements" in claim 21. There is insufficient antecedent basis for this limitation in the claim.

***Claim Rejections - 35 USC § 103***

1. The following is a quotation of 35 U.S.C. 103(a) which forms the basis for all obviousness rejections set forth in this Office action:

(a) A patent may not be obtained though the invention is not identically disclosed or described as set forth in section 102 of this title, if the differences between the subject matter sought to be patented and the prior art are such that the subject matter as a whole would have been obvious at the time the invention was made to a person having ordinary skill in the art to which said subject matter pertains. Patentability shall not be negated by the manner in which the invention was made.

2. Claims 1-22 are rejected under 35 U.S.C. 103(a) as being unpatentable over Scolini et al., Pub. No.: US 2003/0233321 A1, in view of Tsuei et al., US Publication Number: 2004/0083184 A1, further in view of Geiger et al, US Patent Number: 6,073,142, further in view of background of King et al., US Publication Number: 2005/0228679 A1.
3. As per claim 1, Scolini et al. teach a method for generating account statements for batch printing, comprising:

grouping a plurality of accounts for which account statements are to be generated in a batch printing run (§ 1221; § 1230);

receiving account data for each of the plurality of accounts, the account data for use in generating at least one account statement for each of the plurality of accounts (§ 0903; § 0912; § 0920);

presenting, to a user, a plurality of reporting formats that are available to be assigned to at least one of the plurality of account statements, each of the plurality of reporting formats defining a printed layout of the account data for the account statements (§ 0616; § 0842; § 1350);

receiving, from the user, a selection of a first account from the plurality of accounts, and a selection of a first reporting format from the plurality of reporting formats for the first account (§ 0273; § 0636; § 0642);

receiving, from the user, a selection of a second account from the plurality of accounts, and a selection of a second reporting format from the plurality of reporting formats for the second account (§ 0273; § 0636; § 0642);

receiving, from a user, corresponding to at least one of: the first account and the second account (§ 0273; § 0636; § 0642);

assembling a directory of individual account statements, wherein said directory of individual account statements (§ 1221; § 1230; § 0400; § 1177; § 1352; § 0006; § 0549, where “index” or “listing” is equivalent of “directory”);

displaying the directory of individual account statements assembled for the batch printing run (§ 1221; § 1230; § 0400; § 1177; § 1352; § 0549, where “index” or “listing” is equivalent of “directory”);

receiving, from a review, a selection of an account statement from the directory for review (§ 0455; § 01358; page 59; § 1352; § 0004-0006);

presenting the selected account statement to the reviewer (§ 0642; § 1221);

receiving, from the reviewer, at least one of: an approval of the selected account statement, a rejection of the selected account statement, a correction of the selected account statement, a request for regeneration of the selected account statement, and a request to delete the selected account statement (§ 0008; § 0447-0448; § 0470; § 1436; § 0004; § 0006);

generating a first account statement in the first reporting format for the first account and a second account statement in the second reporting format for the second account, said first and second account statements for printing in the batch printing run (§ 0273; § 0636; § 0642; § 1221; § 1230).

Scolini et al. does not teach:

Retrieving statement parameters applicable to the account statements, wherein the statement parameters include a recipient list, statement description, statement type, statement status, a number of copies to be generated, the designation for corporate review, and a designation for internal copies and, in accordance with the statement parameters; preventing the batch printing run until all individual account statements within the batch printing run are approved and released; includes the designation for corporate review; a designation for

corporate review corresponding to at least one of: the first account and the second account, wherein said designation for corporate review is stored with statement parameters;

Tsuei et al. teaches:

Retrieving statement parameters applicable to the account statements, wherein the statement parameters include statement description, statement type, statement status, a number of copies to be generated, and, in accordance with the statement parameters (page 17, paragraphs 0145-0148; ¶ 0123; ¶ 0127; claims 1 and 11); are approved (¶ 0113);

Therefore, it would be prima facie obvious to one of ordinary skill in the art at the time the invention was made to add retrieving statement parameters, wherein the statement parameters include statement description, statement type, statement status, a number of copies to be generated, and, in accordance with the statement parameters and are approved features to method for generating account statements for batch printing of Scolini because Tsuei et al. teaches that adding the feature helps and makes the database available to distributors that need the information for relabeling (page 17, paragraph 0148 and page 2 paragraphs 0012-0021).

Geiger et al. teaches:

a recipient list, a designation for corporate review and internal copies (column 1, lines 15-34; column 4, lines 40-55; column 7, lines 31-41; column 25, lines 39-65); includes the designation for corporate review (column 1, lines 15-34; column 4, lines 40-55; column 7, lines 31-41; column 25, lines 39-65); a designation for corporate review, wherein said designation for corporate review is stored with statement parameters (column 1, lines 15-34; column 4, lines 40-55; column 7, lines 31-41; column 25, lines 39-65; column 22, lines 25-35);

Therefore, it would be prima facie obvious to one of ordinary skill in the art at the time the invention was made to add a recipient list, a designation for corporate review, internal copies and includes the designation for corporate review and a designation for corporate review, wherein said designation for corporate review is stored with statement parameters features to method for generating account statements for batch printing of Scolini because Geiger et al teaches that adding the features helps to enables distributed network gatekeeping and review of the e-mail message by any number of corporate official designated as gatekeepers (page 17, paragraph 0148 and page 2 paragraphs 0012-0021).

Background of King et al. teaches:

preventing the batch printing run until all individual account statements within the batch printing run are released (§ 0002-0004); releasing the selected account statement for the batch printing run (§ 0002-0004);

Therefore, it would be prima facie obvious to one of ordinary skill in the art at the time the invention was made to add preventing the batch printing until the individual account statements and released for printing and releasing the selected account statement for the batch printing run features to method for a web-based, convergent communications billing solution for large-scale customer/users of Scolini, because background of King et al. teaches that adding the features help to prevent duplicate billing or loss of the individual statements (§ 0002-0004).

4. As per claim 2, Scolini et al. Tsuei et al., background of King et al. and Geiger et al. teach the method of claim 1 described above. Scolini further teaches said grouping further comprising:

grouping the plurality of accounts based on a group designation selected by the user (§ 0219; § 1207).

5. As per claim 3, Scolini et al., background of King et al., Tsuei et al. and Geiger et al. teach the method of claim 2 described above. Scolini further teaches said first and second account statements comprising at least one of a billing statement, a credit card statement, and a summary of investment holdings (§ 0920-0921).

6. As per claim 4, Scolini et al., background of King et al., Tsuei et al. and Geiger et al. teach the method of claim 3 described above. Scolini et al. further teaches said account data retrieved from a financial database (§ 0797-0798).

7. As per claim 5, Scolini et al., background of King et al., Tsuei et al. and Geiger et al. teach the method of claim 4 described above. Scolini et al. further teaches the method comprising:

receiving, from the user, a correction of the account data for the first account, wherein the correction is entered into the financial database (§ 0561; § 0856; § 1218).

8. As per claim 6, Scolini et al., background of King et al., Tsuei et al. and Geiger et al. teach the method of claim 5 described above. Scolini et al. further teaches the method comprising:

receiving, from the user, a selection of the second reporting format for the first account (§ 0273; § 0636; § 0642; § 1221; § 1230); and

generating a third account statement in the second reporting format for the first account, said first, second and third account statements for printing in the batch printing run (§ 0273; § 0636; § 0642; § 1221; § 1230).



9. As per claim 7, Scolini et al., background of King et al., Tsuei et al. and Geiger et al. teach the method of claim 6 described above. Scolini et al. further teaches the method comprising:

receiving, from the user, a selection of a third reporting format from the plurality of reporting formats for the second account(¶ 0273; ¶ 0636; ¶ 0642; ¶ 1221; ¶ 1230); and

generating a third account statement in the third reporting format for the second account, said first, second and third account statements for printing in the batch printing run (¶ 0273; ¶ 0636; ¶ 0642; ¶ 1221; ¶ 1230).

10. As per claim 8, Scolini et al., background of King et al., Tsuei et al. and Geiger et al. teach the method of claim 7 described above. Scolini further teaches the method comprising: designating at least one of the first and second account statements for quality review (¶ 0006; 1358; page 59).

11. As per claim 9, Scolini et al., background of King et al., Tsuei et al. and Geiger et al. teach the method of claim 8 described above. Scolini et al. further teaches the method comprising comprising:

receiving, from the user, a parameter for generating the first and second account statements, the parameter including at least one of a time period for said account statements, a status of the accounts corresponding to said account statements, a corporate group responsible for the accounts, a number of copies of the account statements to be printed in the batch printing run (Figs. 16-18, 20-21), and a designation of whether the account statements are to undergo quality review (Figs. 21-22).

12. As per claim 10, Scolini et al., background of King et al., Tsuei et al. and Geiger et al. teach the method of claim 9 described above. Scolini et al. further teaches the method comprising:

printing the batch printing run after said generating and a completion of a quality review for all designated account statements in the batch printing run (§ 1259).

13. As per claim 11, claim 11 is equivalent of claim 1. Please refer to claim 1 rejection.

14. As per claim 12, claim 12 is equivalent of claim 2. Please refer to claim 2 rejection.

15. As per claim 13, claim 13 is equivalent of claim 3. Please refer to claim 3 rejection.

16. As per claim 14, claim 14 is equivalent of claim 4. Please refer to claim 4 rejection.

17. As per claim 15, claim 15 is equivalent of claim 5. Please refer to claim 5 rejection.

18. As per claim 16, Scolini et al., background of King et al., Tsuei et al. and Geiger et al. teach the method of claim 11 described above. Scolini et al. further teaches the method comprising: receiving, from the user, a selection of a second account from the plurality of accounts and a selection of the first reporting format for the second account (§ 0273; § 0636; § 0642); and generating a third account statement in the first reporting format for the second account, said first, second and third account statements for printing in the batch printing run (§ 0273; § 0636; § 0642; § 1221; § 1230).

19. As per claim 17, Scolini et al., background of King et al., Tsuei et al. and Geiger et al. teach the method of claim 11 described above. Scolini et al. further teaches the method comprising: receiving, from the user, a selection of a second account from the plurality of accounts and a selection of a third reporting format from the plurality of reporting formats for the second account (§ 0273; § 0636; § 0642); and generating a third account statement in the third

reporting format for the second account, said first, second and third account statements for printing in the batch printing run (¶ 0273; ¶ 0636; ¶ 0642; ¶ 1221; ¶ 1230).

20. As per claim 18, claim 18 is equivalent of claim 8. Please refer to claim 8 rejection.

21. As per claim 19, claim 19 is equivalent of claim 9. Please refer to claim 9 rejection.

22. As per claim 20, claim 20 is equivalent of claim 10. Please refer to claim 10 rejection.

23. As per claim 21, claim 21 is equivalent of claim 1. Please refer to claim 1 rejection.

24. As per claim 22, Scolini et al., background of King et al., Tsuei et al. and Geiger et al. teach the method of claim 21 described above. Scolini et al. further teaches wherein the account is automatically designated for quality review unless changed by the user (¶ 0006; ¶ 1358; page 59; Figs. 21-22).

### ***Response to Arguments***

3. Applicant's arguments with respect to claims 1-22 have been considered but are moot in view of the new ground(s) of rejection.

### ***Conclusion***

Any inquiry concerning this communication or earlier communications from the examiner should be directed to MARISSA LIU whose telephone number is (571)270-1370. The examiner can normally be reached on IFP.

If attempts to reach the examiner by telephone are unsuccessful, the examiner's supervisor, James Trammell can be reached on 571-272-6712. The fax phone number for the organization where this application or proceeding is assigned is 571-273-8300.

Information regarding the status of an application may be obtained from the Patent Application Information Retrieval (PAIR) system. Status information for published applications may be obtained from either Private PAIR or Public PAIR. Status information for unpublished applications is available through Private PAIR only. For more information about the PAIR system, see <http://pair-direct.uspto.gov>. Should you have questions on access to the Private PAIR system, contact the Electronic Business Center (EBC) at 866-217-9197 (toll-free). If you would like assistance from a USPTO Customer Service Representative or access to the automated information system, call 800-786-9199 (IN USA OR CANADA) or 571-272-1000.

/M. L./  
Examiner, Art Unit 3691

/James P Trammell/  
Supervisory Patent Examiner, Art Unit 3694